

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
 )  
Lawrence W. Siler )  
Donna Siler, ) Case No. 18-20771 JAD  
Debtors ) Chapter 13 Related to Docs. #23, 51 and 67

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

☐ a motion to dismiss case or certificate of default requesting dismissal

☒ a plan modification sought by: Debtor

☐ a motion to lift stay as to creditor

☐ Other:

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

☒ Chapter 13 Plan dated

☐ Amended Chapter 13 Plan dated April 1, 2018

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

☒ Debtor's Plan payments shall be changed from \$ 2,072.00 to  
\$ 2,665.00 per month, effective April 2022 ; and/or the Plan term shall  
be changed from months to months. .

☐ In the event that Debtor fails to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor's Counsel a notice of default advising the Debtors that he has 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fails to cure the defaults in payments after having been provided notice

under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

- ☐ Debtor shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

☒ Other: The monthly payment owed to Pennymac has been updated to match the most recent notice of mortgage payment change filed.. Legal fees of \$500.00 have been added.


**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 29th day of April, 2022.

Dated: 4/29/2022

  
United States Bankruptcy Judge ~~sjk~~  
Jeffery A. Deller

Stipulated by:

/s/ Julie Frazee Steidl  
Counsel to Debtors  
Julie Frazee Steidl, Esquire  
STEIDL & STEINBERG  
28<sup>th</sup> Floor-Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219  
(412) 391-8000  
PA I. D. No. 35937  
julie.steidl@steidl-steinberg.com

Stipulated by:

/s/ Owen Katz  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

FILED  
4/29/22 12:38 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:  
Lawrence W. Siler  
Donna Siler  
Debtors

Case No. 18-20771-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 29, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Lawrence W. Siler, Donna Siler, 5027 Ardelle Dr., Pittsburgh, PA 15236-2501
cr	+ Borough of Baldwin/Baldwin-Whitehall School Distri, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14832135	+ Borough of Baldwin & Baldwin-Whitehall SD, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14922398	+ FOUNDATION FINANCE COMPANY, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14814268	Foundation Finance Company, Meadowrock Drive, Schofield, WI 54476
14783847	+ Priceline, Card Services, PO Box 1337, Philadelphia, PA 19105
14812280	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14783856	+ Window World, Wells Fargo Financial Nation Bank, Po Box 10347, Des Moines, IA 50306-0347

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 29 2022 23:24:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14814262	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 29 2022 23:24:00	Barclays Bank, 125 S. West Street, Wilmington, DE 19801-5014
14783839	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 29 2022 23:23:16	Best Buy, PO Box 790441, Saint Louis, MO 63179-0441
14825862	Email/PDF: bncnotices@becket-lee.com	Apr 29 2022 23:23:13	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14783840	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 29 2022 23:23:12	Capital One, PO Box 71087, Charlotte, NC 28272-1087
14826795	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 29 2022 23:25:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14783843	+ Email/Text: psnyder@fcbanking.com	Apr 29 2022 23:24:00	First Commonwealth Bank, Po Box 0537, Indiana, PA 15701-0537
14783841	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 29 2022 23:22:49	Chase, Po Box 15123, Wilmington, DE 19850
14783844	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 29 2022 23:24:00	Kohl's, Po Box 2983, Milwaukee, WI 53201-2983
14825969	Email/PDF: resurgentbknofications@resurgent.com	Apr 29 2022 23:23:16	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14783845	+ Email/Text: bankruptcies@orangelake.com	Apr 29 2022 23:24:00	Orange Lake Resorts, 8505 West Irlo Bronson Memorial Highway, Kissimmee, FL 34747-8217

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Apr 29, 2022

Form ID: pdf900

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14831108	Email/PDF: ebnotices@pnmac.com	Apr 29 2022 23:33:38	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2010, MOORPARK CA 93020
14814197	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 29 2022 23:23:28	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14785644	+ Email/PDF: rmscedi@recoverycorp.com	Apr 29 2022 23:23:31	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14805546	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 29 2022 23:24:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14783846	+ Email/PDF: ebnotices@pnmac.com	Apr 29 2022 23:23:33	PennyMac, Po Box 514387, Los Angeles, CA 90051-4387
14816959	Email/Text: bnc-quantum@quantum3group.com	Apr 29 2022 23:24:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14783848	+ Email/PDF: gecsed@recoverycorp.com	Apr 29 2022 23:23:27	Sams Club, Po Box 530942, Atlanta, GA 30353-0942
14783849	+ Email/PDF: gecsed@recoverycorp.com	Apr 29 2022 23:22:56	Synchrony Bank/Care Credit, Po Box 965061, Orlando, FL 32896-5061
14783851	+ Email/PDF: gecsed@recoverycorp.com	Apr 29 2022 23:22:56	Synchrony Bank/LensCrafters, Po Box 965061, Orlando, FL 32896-5061
14783852	+ Email/PDF: gecsed@recoverycorp.com	Apr 29 2022 23:23:29	Synchrony Bank/Lowes, Po Box 965060, Orlando, FL 32896-5060
14783853	+ Email/PDF: gecsed@recoverycorp.com	Apr 29 2022 23:22:56	Synchrony Bank/Toro Consumer, Po Box 965061, Orlando, FL 32896-5061
14783854	+ Email/PDF: gecsed@recoverycorp.com	Apr 29 2022 23:23:27	Synchrony Bank/Value City, Po Box 965061, Orlando, FL 32896-5061
14783855	+ Email/PDF: gecsed@recoverycorp.com	Apr 29 2022 23:23:27	Synchrony Bank/Briggs&Stratton, Po Box 965061, Orlando, FL 32896-5061
14822134	Email/PDF: ebn_ais@aisinfo.com	Apr 29 2022 23:23:29	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Foundation Finance Company, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14814263	*+	Best Buy, PO Box 790441, Saint Louis, MO 63179-0441
14814264	*+	Capitol One, PO Box 71087, Charlotte, NC 28272-1087
14814267	*+	First Commonwealth Bank, Po Box 0537, Indiana, PA 15701-0537
14783842	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase, Po Box 15123, Wilmington, DE 19850
14814265	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase, Po Box 15123, Wilmington, DE 19850
14814266	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase, Po Box 15123, Wilmington, DE 19850
14814269	*+	Kohl's, Po Box 2983, Milwaukee, WI 53201-2983
14814270	*+	Orange Lake Resorts, 8505 West Irlo Bronson Memorial Highway, Kissimmee, FL 34747-8217
14814271	*+	PennyMac, Po Box 514387, Los Angeles, CA 90051-4387
14814272	*+	Priceline, Card Services, PO Box 1337, Philadelphia, PA 19105
14814273	*+	Sams Club, Po Box 530942, Atlanta, GA 30353-0942
14783850	*+	Synchrony Bank/Care Credit, Po Box 965061, Orlando, FL 32896-5061

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Apr 29, 2022

Form ID: pdf900

Total Noticed: 33

14814274	*+	Synchrony Bank/Care Credit, Po Box 965061, Orlando, FL 32896-5061
14814275	*+	Synchrony Bank/Care Credit, Po Box 965061, Orlando, FL 32896-5061
14814276	*+	Synchrony Bank/LensCrafters, Po Box 965061, Orlando, FL 32896-5061
14814277	*+	Synchrony Bank/Lowes, Po Box 965060, Orlando, FL 32896-5060
14814278	*+	Synchrony Bank/Toro Consumer, Po Box 965061, Orlando, FL 32896-5061
14814279	*+	Synchrony Bank/Value City, Po Box 965061, Orlando, FL 32896-5061
14814280	*+	Synchrony Bank/Briggs&Stratton, Po Box 965061, Orlando, FL 32896-5061
14814281	*+	Window World, Wells Fargo Financial Nation Bank, Po Box 10347, Des Moines, IA 50306-0347

TOTAL: 1 Undeliverable, 23 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 01, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2022 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Baldwin/Baldwin-Whitehall School District jhunt@grblaw.com
Julie Frazee Steidl	on behalf of Debtor Lawrence W. Siler julie.steidl@steidl-steinberg.com leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Julie Frazee Steidl	on behalf of Joint Debtor Donna Siler julie.steidl@steidl-steinberg.com leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lisa Cancanon	on behalf of Creditor Foundation Finance Company lisac@w-legal.com Llombardi06@law.du.edu
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor PENNYMAC LOAN SERVICES LLC pawb@fedphe.com

TOTAL: 10